a memory for storing a command and an address that is pointing to a remote location in an a second computer device at which information is stored, wherein the information is accessed via a communication line between the computer device and the second computer device; and

an indicium on said card that is associated with said command.

16. (New) A smart card according to claim 15, wherein the information is an application that is located on said second computer device.

17. (New) A smart card according to claim 15, wherein the information is accessed via the communication line when a user selects an indicium on the card.

18. (New) A smart card according to claim 15, wherein the access is carried out by sending a command from the card reader to the second computer device via the computer device.

19. (New) A smart card according to claim 18, wherein the command is sent to said second computer by selecting said indicium.

20. (New) A smart card according to claim 15, wherein the information is loaded from said second computer device to said computer device.

21. (New) A computer device for communicating with a card reader, said computer device comprising:

a processor for receiving a command from the card reader that receives a card that stores said command and an address that is pointing to a remote location in a second computer device at which information is stored, wherein the information is accessed via a communication line between the computer device and the second computer device.

22.   (New) A computer device according to claim 21, wherein the information is an application that is located on said second computer device.

23.   (New) A computer device according to claim 21, wherein the information is accessed via the communication line when a user selects an indicium on the card.

24.   (New) A computer device according to claim 21, wherein the access is carried out by sending a command from the card reader to the second computer device via the computer device.

25.   (New) A computer device according to claim 24, wherein the command is associated with an indicium on the card which is selected by a user and stored in a memory of the card.

26.   (New) A computer device according to claim 21, wherein the information is loaded from the second computer device to said computer device.

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27.   (New) A computer device that communicates for a second computer device via a communication line, and the second computer device communicates with a card reader, said computer device comprising:

a processor for receiving a command from the card reader that receives a card that stores said command and an address that is pointing to a remote location in said computer device at which information is stored, wherein the information is accessed via the communication line between the computer device and the second computer device.

28.   (New) A computer device according to claim 27, wherein the information is an application that is located on the second computer device.

29.   (New) A computer device according to claim 27, wherein the information is accessed via the communication line when a user selects an indicium on the card.

30.   (New) A computer device according to claim 27, wherein the access is carried out by sending the command from said card reader to said computer device via the second computer device.

31.   (New) A computer device according to claim 30, wherein the command is associated with an indicium on the card that is selected by a user and stored in a memory of the card.

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32.   (New) A smart card according to claim 27, wherein the information is loaded from said computer device to the second computer device.

33.   (New) A card reader for a card, the card being configured for insertion into said card reader, said card reader comprising:

a processor for retrieving from a memory of the card an address that is pointing to a remote location in a second computer device at which information is stored and sending a command that is stored in the memory to the second computer device via a first computer device, wherein the information is accessed via a communication line between the first computer device and the second computer device.

34.   (New) A card reader according to claim 33, wherein the information is an application that is located on the second computer device.

35.   (New) A card reader according to claim 33, wherein the information is accessed via the communication line when a user selects an indicium on the card.

36.   (New) A card reader according to claim 33, wherein the access is carried out by sending a command from the card reader to the second computer device via the computer device.

37.   (New) A card reader according to claim 36, wherein the command is associated with an indicium on the card which is selected by a user and stored in the memory of the card, and is read by said card reader.

38.   (New) A card reader according to claim 33, wherein the information is loaded from the second computer device to the first computer device.

39.   (New) A computer program to be executed in a computer device for communicating with a card reader, said computer program comprising:

code to receive a command from said card reader that receives a card that stores said command and an address that is pointing to a remote location in an another computer device at which information is stored, wherein the information is accessed via a communication line between the computer device and the another computer device.

40.   (New) A computer program to be executed in a computer device that communicates for a second computer device via a communication line, the second computer device communicates with a card reader, said computer program comprising;

code to receive a command from the card reader that receives a card that stores said command and an address that is pointing to a remote location in the computer device at which information is stored, wherein the information is accessed via the communication line between the computer device and the second computer device.

REMARKS

Claims 1-40 are pending in this application. Claims 15-40 have been added to assure Applicants a fuller measure of protection of the scope to which they deem themselves entitled. Claims 1, 4, 6, 15, 21, 27, 33, 30 and 40 are independent.

Applicants respectfully request favorable consideration and the early passage to issue of the present application.

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